

RELIANCE BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2787118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,434	\$1,214	-15.3%		
Loans	\$1,075	\$922	-14.2%		
Construction & development	\$161	\$96	-40.2%		
Closed-end 1-4 family residential	\$35	\$36	3.8%		
Home equity	\$23	\$17	-25.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-41.3%		
Commercial & Industrial	\$83	\$75	-10.0%		
Commercial real estate	\$635	\$577	-9.0%		
Unused commitments	\$123	\$100	-19.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$120	\$132	10.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$141	\$88	-37.9%		
Cash & balances due	\$27	\$26	-1.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8	\$14	76.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8	\$15	88.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,313	\$1,117	-14.9%		
Deposits	\$1,196	\$1,005	-16.0%		
Total other borrowings	\$112	\$109	-3.0%		
FHLB advances	\$100	\$90	-10.0%		
Equity					
Equity capital at quarter end	\$121	\$97	-19.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$7	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	7.3%	--		
Tier 1 risk based capital ratio	8.9%	8.8%	--		
Total risk based capital ratio	10.2%	10.0%	--		
Return on equity ¹	-39.9%	-79.4%	--		
Return on assets ¹	-3.6%	-6.9%	--		
Net interest margin ¹	2.7%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.3%	23.2%	--		
Loss provision to net charge-offs (qtr)	116.3%	95.0%	--		
Net charge-offs to average loans and leases ¹	6.9%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.3%	27.6%	5.1%	2.1%	--
Closed-end 1-4 family residential	4.2%	2.2%	0.0%	0.0%	--
Home equity	0.2%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.0%	0.8%	0.3%	--
Commercial & Industrial	0.0%	15.5%	0.1%	0.0%	--
Commercial real estate	4.9%	17.6%	1.5%	0.7%	--
Total loans	4.7%	15.3%	1.7%	0.7%	--